

|  |  |   |
|--|--|---|
| <b>FORM B1</b><br><b>United States Bankruptcy Court</b><br><b>Northern District of Illinois</b>                                |  | <b>Voluntary Petition</b>   |
| Name of Debtor (if individual, enter Last, First, Middle):<br><b>Cavens, Antoinette M</b>                                      |  | Name of Joint Debtor (Spouse)(Last, First, Middle):   |
| All Other Names used by the Debtor in the last 6 years<br>(include married, maiden, and trade names):                          |  | All Other Names used by the Joint Debtor in the last 6 years<br>(include married, maiden, and trade names): |
| Last four digits of Soc. Sec. No. / Complete EIN or other Tax I.D. No.<br>(if more than one, state all):<br><b>***-**-0437</b> |  | Last four digits of Soc. Sec. No. / Complete EIN or other Tax I.D. No. (if<br>more than one, state all):    |
| Street Address of Debtor (No. & Street, City, State & Zip Code):<br><b>7550 south Paxton Ave</b><br><b>Chicago IL 60649</b>    |  | Street Address of Joint Debtor (No. & Street, City, State & Zip Code):                                      |
| County of Residence or of the<br>Principal Place of Business:  |  | County of Residence or of the<br>Principal Place of Business:   |
| Mailing Address of Debtor (if different from street address):  |  | Mailing Address of Joint Debtor (if different from street address):   |

**Chapter 13W/No Plan**

Location of Principal Assets of Business Debtor  
(if different from street address above):

**Information Regarding the Debtor (Check the Applicable Boxes)**


|   |  |
|---|--|
| <b>Venue (Check any applicable box)</b><br><input checked="" type="checkbox"/> Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District.<br><input type="checkbox"/> There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District. |  |
| <b>Type of Debtor (Check all boxes that apply)</b><br><input checked="" type="checkbox"/> Individual(s)<br><input type="checkbox"/> Corporation<br><input type="checkbox"/> Partnership<br><input type="checkbox"/> Other _____<br><input type="checkbox"/> Railroad<br><input type="checkbox"/> Stockbroker<br><input type="checkbox"/> Commodity Broker<br><input type="checkbox"/> Clearing Bank   | <b>Chapter or Section of Bankruptcy Code Under Which the Petition is Filed (Check one box)</b><br><input type="checkbox"/> Chapter 7<br><input type="checkbox"/> Chapter 9<br><input type="checkbox"/> Sec. 304 - Case ancillary to foreign proceeding<br><input type="checkbox"/> Chapter 11<br><input type="checkbox"/> Chapter 12<br><input checked="" type="checkbox"/> Chapter 13 |
| <b>Nature of Debts (Check one box)</b><br><input checked="" type="checkbox"/> Consumer/Non-Business<br><input type="checkbox"/> Business  | <b>Filing Fee (Check one box)</b><br><input checked="" type="checkbox"/> Full Filing Fee Attached<br><input type="checkbox"/> Filing Fee to be paid in installments (Applicable to individuals only)<br>Must attach signed application for the court's consideration certifying that the debtor is unable to pay fee except in installments.<br>Rule 1006(b). See Official Form No. 3. |
| <b>Chapter 11 Small Business (Check all boxes that apply)</b><br><input type="checkbox"/> Debtor is a small business as defined in 11 U.S.C. § 101<br><input type="checkbox"/> Debtor is and elects to be considered a small business under 11 U.S.C. § 1121(e) (Optional)  |  |

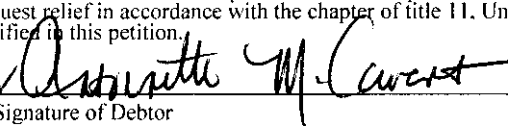
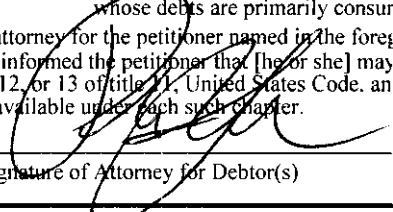
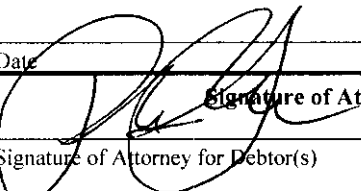
**Statistical/Administrative Information (Estimates only)**  
☒ Debtor estimates that funds will be available for distribution to unsecured creditors.  
☐ Debtor estimates that, after any exempt property is excluded and administrative expenses paid, there will be no funds available for distribution to unsecured creditors.

| Estimated Number of Creditors | 1-15                                | 16-49                    | 50-99                               | 100-199                  | 200-999                  | 1000-over                |
|-------------------------------|-------------------------------------|--------------------------|-------------------------------------|--------------------------|--------------------------|--------------------------|
|                               | <input checked="" type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/>            | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| Estimated Assets              |                                     |                          |                                     |                          |                          |                          |
| \$0 to \$50,000               | <input type="checkbox"/>            | <input type="checkbox"/> | <input checked="" type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| \$50,001 to \$100,000         |                                     |                          |                                     |                          |                          |                          |
| \$100,001 to \$500,000        |                                     |                          |                                     |                          |                          |                          |
| \$500,001 to \$1 million      |                                     |                          |                                     |                          |                          |                          |
| \$1,000,001 to \$10 million   |                                     |                          |                                     |                          |                          |                          |
| \$10,000,001 to \$50 million  |                                     |                          |                                     |                          |                          |                          |
| \$50,000,001 to \$100 million |                                     |                          |                                     |                          |                          |                          |
| Estimated Debts               |                                     |                          |                                     |                          |                          |                          |
| \$0 to \$50,000               | <input type="checkbox"/>            | <input type="checkbox"/> | <input checked="" type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| \$50,001 to \$100,000         |                                     |                          |                                     |                          |                          |                          |
| \$100,001 to \$500,000        |                                     |                          |                                     |                          |                          |                          |
| \$500,001 to \$1 million      |                                     |                          |                                     |                          |                          |                          |
| \$1,000,001 to \$10 million   |                                     |                          |                                     |                          |                          |                          |
| \$10,000,001 to \$50 million  |                                     |                          |                                     |                          |                          |                          |
| \$50,000,001 to \$100 million |                                     |                          |                                     |                          |                          |                          |

**U.S. Bankruptcy Court**  
**Northern District of Illinois**

**Filed: 07/16/2004**  
**Time: 14:09:23**  
**Debtor: ANTOINETTE M CAVENS**  
**Case: 04-26497 Fee: 194**  
**Chapter: 13 Rec. #: 3091173**  
**Judge: Jack Schmetterer**  
**341 mtg: 08/11/2004 @ 01:00PM**  
**ConfHrg: 09/08/2004 @ 12:30PM**  
**Trustee: TOM VAUGHN**

  
**1:04BK26497-BK001**

|   |  |  |  |
|---|--|--|--|
| <b>Voluntary Petition</b><br><i>(This page must be completed and filed in every case)</i>   |  | Name of Debtor(s) <b>Antoinette M Cavens</b>   |  |
| <b>Prior Bankruptcy Case Filed Within Last 6 Years (If more than one, attach additional sheet)</b>  |  |  |  |
| Location<br>Where Filed: <b>NONE</b>  |  | Case Number: _____ Date Filed: _____   |  |
| <b>Pending Bankruptcy Case Filed by any Spouse, Partner or Affiliate of this Debtor (If more than one, attach additional sheet)</b>   |  |  |  |
| Name of Debtor:<br><b>NONE</b>  |  | Case Number: _____ Date Filed: _____   |  |
| District: _____   |  | Relationship: _____ Judge: _____   |  |
| <b>Signatures</b>   |  |  |  |
| <b>Signature(s) of Debtor(s) (Individual/Joint)</b><br>I declare under penalty of perjury that the information provided in this petition is true and correct.<br>[If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12 or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7. I request relief in accordance with the chapter of title 11, United States Code, specified in this petition. |  | <b>Exhibit A</b><br>(To be completed if debtor is required to file periodic reports (e.g., forms 10K and 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 and is requesting relief under chapter 11)<br><input type="checkbox"/> Exhibit A is attached and made a part of this petition.  |  |
| X <br>Signature of Debtor<br><br>X <b>Not Applicable</b><br>Signature of Joint Debtor<br><br>Telephone Number (If not represented by attorney) _____<br><br>Date _____   |  | <b>Exhibit B</b><br>(To be completed if debtor is an individual whose debts are primarily consumer debts)<br>I, the attorney for the petitioner named in the foregoing petition, declare that I have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each such chapter.<br>X <br>Signature of Attorney for Debtor(s) _____ Date _____   |  |
| X <br>Signature of Attorney for Debtor(s)<br><b>Philip A Igoe, 1300466</b><br>Printed Name of Attorney for Debtor(s) / Bar No.<br><br><b>Law office of Philip A Igoe</b><br>Firm Name<br><b>221 North LaSalle St. Suite 655</b><br>Address<br><b>Chicago IL 60601</b><br><br><b>312-372-4298</b><br>Telephone Number<br><br>Date _____  |  | <b>Exhibit C</b><br>Does the debtor own or have possession of any property that poses or is alleged to pose a threat of imminent and identifiable harm to public health or safety?<br><input type="checkbox"/> Yes, and Exhibit C is attached and made a part of this petition.<br><input checked="" type="checkbox"/> No  |  |
| <b>Signature of Debtor (Corporation/Partnership)</b><br>I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.<br>The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.   |  | <b>Signature of Non-Attorney Petition Preparer</b><br>I certify that I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110, that I prepared this document for compensation, and that I have provided the debtor with a copy of this document.<br><br><b>Not Applicable</b><br>Printed Name of Bankruptcy Petition Preparer _____<br><br>Social Security Number (Required by 11 U.S.C. § 110(c.)) _____<br><br>Address _____<br><br>Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document:<br><br>If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.<br><br>X <b>Not Applicable</b><br>Signature of Bankruptcy Petition Preparer _____<br><br>Date _____<br><br>A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. § 110; 18 U.S.C. § 156. |  |
| X <b>Not Applicable</b><br>Signature of Authorized Individual _____<br><br>Printed Name of Authorized Individual _____<br><br>Title of Authorized Individual _____<br><br>Date _____  |  |  |  |

B 201 (11/03)

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**UNITED STATES BANKRUPTCY COURT**  
**NOTICE TO INDIVIDUAL CONSUMER DEBTOR**

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The purpose of this notice is to acquaint you with the four chapters of the federal Bankruptcy Code under which you may file a bankruptcy petition. The bankruptcy law is complicated and not easily described. Therefore, you should seek the advice of an attorney to learn of your rights and responsibilities under the law should you decide to file a petition with the court. Court employees are prohibited from giving you legal advice.

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**Chapter 7: Liquidation (\$155 filing fee plus \$39 administrative fee plus \$15 trustee surcharge)**

1. Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts.
2. Under chapter 7 a trustee takes possession of all your property. You may claim certain of your property as exempt under governing law. The trustee then liquidates the property and uses the proceeds to pay your creditors according to priorities of the Bankruptcy Code.
3. The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, your discharge may be denied by the court, and the purpose for which you filed the bankruptcy petition will be defeated.
4. Even if you receive a discharge, there are some debts that are not discharged under the law. Therefore, you may still be responsible for such debts as certain taxes and student loans, alimony and support payments, criminal restitution, and debts for death or personal injury caused by driving while intoxicated from alcohol or drugs.
5. Under certain circumstances you may keep property that you have purchased subject to valid security interest. Your attorney can explain the options that are available to you.

**Chapter 13: Repayment of All or Part of the Debts of an Individual with Regular Income (\$155 filing fee plus \$39 administrative fee)**

1. Chapter 13 is designed for individuals with regular income who are temporarily unable to pay their debts but would like to pay them in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.
2. Under chapter 13 you must file a plan with the court to repay your creditors all or part of the money that you owe them, using your future earnings. Usually, the period allowed by the court to repay your debts is three years, but no more than five years. Your plan must be approved by the court before it can take effect.
3. Under chapter 13, unlike chapter 7, you may keep all your property, both exempt and non-exempt, as long as you continue to make payments under the plan.
4. After completion of payments under your plan, your debts are discharged except alimony and support payments, student loans, certain debts including criminal fines and restitution and debts for death or personal injury caused by driving while intoxicated from alcohol or drugs, and long term secured obligations.

**Chapter 11: Reorganization (\$800 filing fee plus \$39 administrative fee)**

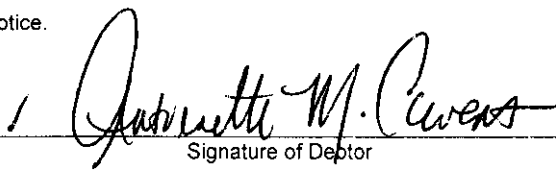
Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

**Chapter 12: Family Farmer (\$200 filing fee plus \$39 administrative fee)**

Chapter 12 designed to permit family farmers to repay their debts over a period of time from future earnings and is in many ways similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family - owned farm.

I, the debtor, affirm that I have read this notice.

\_\_\_\_\_  
Date

  
\_\_\_\_\_  
Signature of Debtor

\_\_\_\_\_  
Case Number

UNITED STATES BANKRUPTCY COURT  
Northern District of Illinois

In re: **Antoinette M Cavens**

Case No. \_\_\_\_\_

Chapter **13**

Debtor

**DISCLOSURE OF COMPENSATION OF ATTORNEY  
FOR DEBTOR**

1. Pursuant to 11 U.S.C. § 329(a) and Bankruptcy Rule 2016(b), I certify that I am the attorney for the above-named debtor(s) and that compensation paid to me within one year before the filing of the petition in bankruptcy, or agreed to be paid to me, for services rendered or to be rendered on behalf of the debtor(s) in contemplation of or in connection with the bankruptcy case is as follows:

|   |    |                 |
|---|----|-----------------|
| For legal services, I have agreed to accept           | \$ | <u>2,894.00</u> |
| Prior to the filing of this statement I have received | \$ | <u>800.00</u>   |
| Balance Due   | \$ | <u>2,094.00</u> |

2. The source of compensation paid to me was:

☐ Debtor ☐ Other (specify)

3. The source of compensation to be paid to me is:

☐ Debtor ☐ Other (specify)

4. ☒ I have not agreed to share the above-disclosed compensation with any other person unless they are members and associates of my law firm.

☐ I have agreed to share the above-disclosed compensation with a person or persons who are not members or associates of my law firm. A copy of the agreement, together with a list of the names of the people sharing in the compensation, is attached.

5. In return for the above-disclosed fee, I have agreed to render legal service for all aspects of the bankruptcy case, including:

- a) Analysis of the debtor's financial situation, and rendering advice to the debtor in determining whether to file a petition in bankruptcy;
- b) Preparation and filing of any petition, schedules, statement of affairs, and plan which may be required;
- c) Representation of the debtor at the meeting of creditors and confirmation hearing, and any adjourned hearings thereof;
- d) Representation of the debtor in adversary proceedings and other contested bankruptcy matters;
- e) [Other provisions as needed]

**None**

6. By agreement with the debtor(s) the above disclosed fee does not include the following services:

**None**

**CERTIFICATION**

I certify that the foregoing is a complete statement of any agreement or arrangement for payment to me for representation of the debtor(s) in this bankruptcy proceeding.

Dated: \_\_\_\_\_

  
Philip A Iggoe, Bar No. 1300466

Law office of Philip A Iggoe  
Attorney for Debtor(s)

Philip A Igoe 1300466  
Law office of Philip A Igoe  
221 North LaSalle St.  
Suite 655  
Chicago IL 60601

312-372-4298  
Attorney for the Petitioner(s)

UNITED STATES BANKRUPTCY COURT  
Northern District of Illinois

In Re:  
Debtor: **Antoinette M Cavens**  
Social Security Number: \*\*\*-\*\*-0437

Case No:  
Chapter 13

Numbered Listing of Creditors

|    | Creditor name and mailing address   | Category of Claim       | Amount of Claim    |
|----|---|-------------------------|--------------------|
| 1. | <b>Allied Interstate</b><br><b>3000 Corporate Exchange Dr</b><br><b>Columbus OH 43231</b>                                   | <b>Unsecured Claims</b> | <b>\$ 1,272.58</b> |
| 2. | <b>Allied Interstate</b><br><b>3000 Corporate Exchange Dr</b><br><b>Columbus OH 43231</b>                                   | <b>Unsecured Claims</b> | <b>\$ 600.00</b>   |
| 3. | <b>City of Chicago Water Dept.</b><br><b>333 South State St</b><br><b>Lower lever</b><br><b>Chicago IL 60680</b>            | <b>Secured Claims</b>   | <b>\$ 600.00</b>   |
| 4. | <b>Commonwealth Edison</b><br><b>System Credit\Bankruptcy Dept.</b><br><b>2100 Swift Drive</b><br><b>Oak Brook IL 60523</b> | <b>Unsecured Claims</b> | <b>\$ 150.00</b>   |
| 5. | <b>Cook County Collector</b><br><b>118 North Clark St. Suite 112</b><br><b>Chicago IL 60602</b>                             | <b>Secured Claims</b>   | <b>\$ 1,000.00</b> |

In re: **Antoinette M Cavens**

Case No. \_\_\_\_\_

|     |   |                         |                      |
|-----|---|-------------------------|----------------------|
| 6.  | <b>Cross Country Bank<br/>P O box 310730<br/>Boca Raton FL 33430</b>  | <b>Unsecured Claims</b> | <b>\$ 900.00</b>     |
| 7.  | <b>GMAC<br/>P O Box 217060<br/>Auburn Hills MI 48321</b>  | <b>Secured Claims</b>   | <b>\$ 20,000.00</b>  |
| 8.  | <b>LaSalle bank National Bank<br/>Fisher and Fisher<br/>120 North LaSalle St. Suite 2520<br/>Chicago IL 60602</b>   | <b>Secured Claims</b>   | <b>\$ 130,000.00</b> |
| 9.  | <b>People Gas<br/>The Prudencial Bldg. Attn. Special Proje<br/>130 East Randolph Dr.<br/>Chicago Illinois 60601</b> | <b>Unsecured Claims</b> | <b>\$ 2,000.00</b>   |
| 10. | <b>Sherece B thompson<br/>P O box 438548<br/>Chicago IL 60643</b>   | <b>Unsecured Claims</b> | <b>\$ 309.00</b>     |